Claim 21, line 1

Claim 23, line 1

Delete "any preceding claim" and insert — claim 1 — .

Delete "any preceding claim" and insert — claim 1 — -.

## **REMARKS**

**AFTER** entry of the foregoing amendment, the application is in condition for calculation of filing fees and substantive examination on the merits.

Should anything further be required, a telephone call to the undersigned, at (312) 578-0400, is respectfully invited.

Respectfully submitted,

FACTOR & PARTNERS, LLC

Dated: November 16, 2000

Jovan N. Jovanovic

One of Attorneys for Applicant